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(54) Title: INTEGRATED POINT-OF-SALE AND INTERNET MULTI-APPLICATION SYSTEM AND METHOD OF USE THEREOF			
(57) Abstract			
<p>An improved system (70) for manipulating data on a plurality of data carrying devices (71) including at least one host (72) and a plurality of terminals (73). Each terminal is adapted to interact with the data carrying devices (71) and to communicate with said host (72). A first sub-set of the terminals are point of sale terminals (74) which each operate in the manner described with reference to figure 3. A second sub-set of the terminals (73) are computing means (75) capable of interfacing to the internet for communication with an internet server (77), which, in turn, is connected for communication with the host (72). This arrangement allows a user to conduct transactions with a single data carrying device (71) via either one of the POS terminals (74) or an internet server (77). The computing means (75) may be in form of a personal computer (76) having a modem (not illustrated) allowing for connection to the internet server (77). The personal computer (76) is adapted to read from, and write to, the data carrying devices (71).</p>			